

United States Bankruptcy Court
Eastern District of California

In re:
Patricia Lou Lowder
Debtor

Case No. 11-48042-C
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0972-2

User: admin
Form ID: b9a

Page 1 of 2
Total Noticed: 37

Date Rcvd: Dec 02, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2011.

db +Patricia Lou Lowder, 2701 Sierra Sunrise Ter. Unit 513, Chico, CA 95928-3905
aty +Richard E. Dwyer, 800 W El Camino Real #180, Mountain View, CA 94040-2586
19348837 +COFACE COLLECTIONS NORTH AMERICA INC, 3001 Division Street, Metairie LA 70002-5855
19348841 +GC SERVICES LP, P O Box 2667, Houston TX 77252-2667
19348842 +GECRB CARE CREDIT, PO BOX 965036, ORLANDO FL 32896-5036
19348843 +HORIZON CARD SERVICES, POB 1275, INDIANA PA 15701-5275
19348845 +IC SYSTEMS INC, 444 Highway 96 Eas, St Pau MN 55127-2557
19348847 +IQOR INC, 335 Madison Ave 27th Fl, New York NY 10017-4653
19348848 +Joseph Collier, 1620 N Normandie Avenue Suite One, Los Angeles CA 90027-5188
19348849 +MCMAHANS OF REDDING, POB 6349, ORANGE CA 92863-6349
19348850 +METABANK FINGERHUT, 6250 RIDGEWOOD RD, SAINT CLOUD MN 56303-0820
19348851 +NATIONWIDE CREDIT INC, 2002 Summit Boulevard Suite 600, Atlanta GA 30319-1559
19348852 +NCO FINANCIAL SYSTEMS, 507 Prudential Road, Horsham PA 19044-2368
19348853 +PHILLIPS COHEN ASSOCIATES, 695 Rancocas Road, Westampton NJ 08060-5626
19348857 +UNITED COLLECTIONS BUREAU, 5620 Southwyck Blvd Ste 206, Toledo OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
tr +EDI: QMPDACQUISTO.COM Dec 03 2011 04:08:00 Michael P. Dacquist, PO Box 992631,
Redding, CA 96099-2631

smg EDI: EDD.COM Dec 03 2011 04:08:00 Employment Development Department,
Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM Dec 03 2011 04:08:00 Franchise Tax Board, PO Box 2952,
Sacramento, CA 95812-2952
19348828 EDI: AMEREXPR.COM Dec 03 2011 04:08:00 AMERICAN EXPRESS, P O Box 360001,
Fort Lauderdale FL 33336-0001
19348831 +EDI: BANKAMER2.COM Dec 03 2011 04:08:00 BANK OF AMERICA, PO BOX 17054,
Wilmington DE 19850-7054
19348830 +EDI: BANKAMER.COM Dec 03 2011 04:08:00 BANK OF AMERICA, 4161 PIEDMONT PKWY,
GREENSBORO NC 27410-8119
19348829 +EDI: BANKAMER.COM Dec 03 2011 04:08:00 BANK OF AMERICA,
9000 SOUTHSIDE BLVD BLDG 600 FL9-600-02, JACKSONVILLE FL 32256-0789
19348832 EDI: TSYS2.COM Dec 03 2011 04:08:00 BARCLAYCARD, PO Box 8801, Wilmington DE 19899-8801
19348833 EDI: CALTAX.COM Dec 03 2011 04:08:00 CALIFORNIA FRANCHISE BOARD, PO Box 942840,
Sacramento CA 94240-0040
19348834 +EDI: CAPITALONE.COM Dec 03 2011 04:08:00 CAPITAL ONE, PO Box 30281,
Salt Lake City UT 84130-0281
19348835 +EDI: CHASE.COM Dec 03 2011 04:08:00 CHASE, P O Box 15298, Wilmington DE 19850-5298
19348836 EDI: CITICORP.COM Dec 03 2011 04:08:00 CITI, PO Box 6500, Sioux Falls SD 57117-6500
19348838 EDI: DISCOVER.COM Dec 03 2011 04:08:00 DISCOVER, P O Box 6103, Carol Stream IL 60197-6103
19348839 +EDI: AMINFOFP.COM Dec 03 2011 04:08:00 FIRST PREMIER, 3820 N LOUISE AVE,
SIOUX FALLS SD 57107-0145
19348840 +EDI: AMINFOFP.COM Dec 03 2011 04:08:00 FIRST PREMIER BANK, 3820 N LOUISE AVE,
SIOUX FALLS SD 57107-0145
19348844 +EDI: HFC.COM Dec 03 2011 04:08:00 HSBC, PO BOX 5253, CAROL STREAM IL 60197-5253
19348845 EDI: ICSYSTEM.COM Dec 03 2011 04:08:00 IC SYSTEMS INC, 444 Highway 96 Eas,
St Pau MN 55127-2557
19348846 EDI: IRS.COM Dec 03 2011 04:08:00 INTERNAL REVENUE SERVICE, Fresno CA 93888
19348854 +E-mail/Text: bknotices@totalcardinc.com Dec 03 2011 04:48:05 PLAINS COMMERCE BANK,
PO BOX 5217, SIOUX FALLS SD 57117-5217
19348855 EDI: PRA.COM Dec 03 2011 04:08:00 PORTFOLIO RECOVERY, 120 CORPORATE BLVD,
NORFOLK VA 23502
19348856 +E-mail/Text: bankruptcy@sccu4u.com Dec 03 2011 04:45:52 SIERRA CENTRAL CU, 820 PLAZA WAY,
YUBA CITY CA 95991-3299
19348858 EDI: USBANKARS.COM Dec 03 2011 04:08:00 US BANK, P O Box 6344, Fargo ND 58125-6344
19348859 EDI: WFFC.COM Dec 03 2011 04:08:00 WELLS FARGO, PO BOX 5943, SIOUX FALLS SD 57117-5943
19348860 +E-mail/Text: BKRMailOps@weltman.com Dec 03 2011 04:58:07 WELTMAN WEINBERG REIS,
965 Keynote Circle, Brooklyn Heights OH 44131-1829

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

19348858 ##US BANK, P O Box 6344, Fargo ND 58125-6344

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

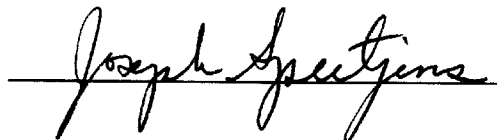
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

	<p align="center">UNITED STATES BANKRUPTCY COURT Eastern District of California</p> <p align="center">Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814</p> <p align="center">(916) 930-4400 www.caeb.uscourts.gov M-F 9:00 AM - 4:00 PM</p>	<p align="center">FILED</p> <p align="center">12/2/11</p> <p align="center">CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA</p> <p align="center">auto</p>
-----------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/1/11 .
You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Case Number: 11-48042 - C - 7

Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s),/Complete EIN, and Address(es):

Patricia Lou Lowder
xxx-xx-0730

2701 Sierra Sunrise Ter. Unit 513
Chico, CA 95928

Debtor's Attorney:	Richard E. Dwyer 800 W El Camino Real #180 Mountain View, CA 94040	Trustee:	Michael P. Dacquist PO Box 992631 Redding, CA 96099
Telephone Number:	747-224-7956	Telephone Number:	530-244-6267

MEETING OF CREDITORS

Location: 2986 Bechelli Lane, 2nd Floor, Room 200, Redding, CA

Date & Time: 1/25/12 11:00 AM

The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.

Presumption of Abuse under 11 U.S.C. § 707(b) - See "Presumption of Abuse" on the reverse side.

The presumption of abuse does not arise.

Deadlines - Papers must be *received* by the bankruptcy clerk's office by the following deadlines:
Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:
3/26/12

Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

It is unnecessary to file claims at this time because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.

See Reverse Side For Important Explanations.

Dated:
12/2/11

For the Court,
Wayne Blackwelder, Clerk

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	<p>A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.</p> <p>Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. <i>Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.</i></p>
It is Unnecessary to File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>It is therefore unnecessary to file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must file a complaint -- or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) -- in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---